

Claims Examiner Job Description

DEPARTMENT: Claims Department
REPORTS TO: Claims Supervisor
EMPLOYMENT: At-Will Employment
JOB TYPE: Exempt

Job Summary

Responsible for addressing all claim issues by gathering information necessary to make informed and responsible decisions to bring claims to appropriate resolution.

With general supervision, develops and carries out a plan of action for claim resolution consistent with statutory requirements and client specifications. Establishes reserves and works in concert with employers, employees, medical providers, and other providers to maximize cost-effective claim management.

Essential Job Functions

- Provide superior claims services to clients
- Manage claims from inception to resolution
- Prepare written status reports quarterly, as needed
- Attend file reviews, when requested
- Investigate and determine compensability of claims
- Gather and analyze information including medical, legal, and factual evidence to determine compensability of claim
- Set up medical evaluations for delayed claims and refer for legal evaluations
- Issue decisions regarding compensability
- Manage diary, mail, phone calls, and other tasks to move claim to the best financial outcome and timely resolution
- Monitor benefits payments and notices to ensure timely issuance
- Review medical claim reports to ensure appropriateness of treatment
- Set medical, legal, vocational rehabilitation, and indemnity reserves based on facts of case and full potential exposure including reporting to excess carrier
- Negotiate settlement with injured worker or their representative based on ratings and estimated value of future medical care
- Provide support for litigation and subrogation claims including court hearings
- Determine when litigation is necessary and assign defense counsel timely
- Communicate and strategize with legal counsel regarding issues such as discovery, depositions, settlement value
- Investigate and identify liable third party; file claim in appropriate venue and jurisdiction within statute of limitations
- All other duties as assigned or as situation dictates
- Reports for work on time and maintains a satisfactory attendance record

Minimum Requirements

- Minimum two (2) years workers' compensation assistant examiner experience
- Bachelor's degree preferred
- Knowledge of claims management techniques, including investigation, reserving, cost analysis, and case resolution techniques
- Strong customer focus with a strong sense of urgency and attention to detail
- Excellent organization skills
- Experience managing multiple simultaneous projects.
- Must be proficient with Microsoft Office and be able to learn and implement specialty software systems and procedures
- Must have excellent verbal and written communication skills including the ability to proofread the work of self and others with a high degree of accuracy

Certificate or other Licenses:

- I.E.A Certificate
- WCCP Certificate (preferred)
- Self-Insurance Certificate of Achievement (preferred)
- Must meet the training or experience requirements per California Code of Regulation (Article 20 of subchapter 3, chapter 5, Title 10)

Abilities Required

- Ability to work independently in a multi-tasking office setting
- Ability to analyze a variety of information maximize cost-effective claim management
- Ability to discuss claim issues and justify claim reserves
- Ability to anticipate problems and evaluate information to develop and evaluate options and implement solutions
- Ability to communicate effectively, patiently and courteously with employees, Board Members, patrons and other community members and be responsible for protection of patron confidentiality
- Ability to handle multiple activities or interruptions at once and to work positively and effectively within a team or self-directed model
- Attention to detail and accuracy

Physical Requirements

- Ability to stand, and walk as needed throughout the day
- Ability to sit and use computer workstation, including keyboard and visual display terminal, for extended periods of time
- Ability to lift heavy files (about 25 lbs.)

Travel

- Travel required periodically
- Valid California Driver's License
- Valid state required insurance coverage
- Copy of policy declaration coverage established at \$100,000/\$300,000

Disclaimer

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

I have read and understood the job description as outlined and agree that I can perform the duties as presented.

Name of Employee

Date